

SERFF Tracking Number: AMAX-125435004 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$400
Company Tracking Number: AAIS-2008-4IMGF
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Multi-Line Terrorism Filings
Project Name/Number: IMG - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4/AAIS-2008-4IMGF

Filing at a Glance

Company: American Association of Insurance Services

Product Name: Multi-Line Terrorism Filings SERFF Tr Num: AMAX-125435004 State: Arkansas
TOI: 09.0 Inland Marine SERFF Status: Closed State Tr Num: EFT \$400
Sub-TOI: 09.0005 Other Commercial Inland Marine Co Tr Num: AAIS-2008-4IMGF State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Author: SPI AAIS Disposition Date: 01/30/2008
Date Submitted: 01/16/2008 Disposition Status: Filed
Effective Date Requested (New): 02/16/2008 Effective Date (New): 02/16/2008
Effective Date Requested (Renewal): Effective Date (Renewal):
State Filing Description:

General Information

Project Name: IMG - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4 Status of Filing in Domicile: Authorized
Project Number: AAIS-2008-4IMGF Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 01/30/2008
State Status Changed: 01/30/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Re: AAIS-2008-4IMGF
Inland Marine Guide Program
Revised Certified Terrorism Endorsements
Withdrawn Non-Certified Terrorism Endorsements

Dear Sir or Madam:

SERFF Tracking Number: *AMAX-125435004* *State:* *Arkansas*
Filing Company: *American Association of Insurance Services* *State Tracking Number:* *EFT \$400*
Company Tracking Number: *AAIS-2008-4IMGF*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0005 Other Commercial Inland Marine*
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On behalf of our affiliated companies, the American Association of Insurance Services (AAIS) is filing revised endorsements in compliance with the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA) for use with the above captioned program of traditionally non-filed inland marine classes.

The Filing Memorandum provide background and supporting information for this submission and detailed descriptions of the materials being filed. Copies of the endorsements, as well as, an informational copy of the required "make available" disclosure notice are enclosed.

Per state filing requirements, this filing will become effective February 16, 2008. Due to the time constraints of this Federal law change and the March 31, 2008 deadline set by the US Treasury for implementation of some of this material, AAIS requests that an earlier date be allowed. Please advise the earliest allowable effective date.

CL 1045 01 08, Policyholder Disclosure - Notice of Terrorism Insurance Coverage, is being included in this filing for informational purposes only and has already been released to companies for immediate use in order to comply with the March 31, 2008 deadline set by the U.S. Treasury for implementation of a revised "make available" notice.

With respect to all other items included in this filing, companies that have granted AAIS filing authority for forms can begin using these materials on the effective date of this filing without taking any additional filing action. Also, because of the requirements of TRIPRA and the U.S. Treasury interim guidance, such companies will be advised to apply these materials, retroactively, to all policies issued as of the date of enactment of TRIPRA, December 26, 2007.

Please be advised that, the materials that are the subject of this filing will also be provided to affiliated companies in an electronic format. We will be happy to furnish you the same material electronically, upon request. Due to differences in printer configurations or other hardware or software differences, the appearance of the materials that are the subject of this filing may be altered slightly when produced by another system. Such alterations will be cosmetic only and will not affect the content of the filed materials.

The expedited filing transmittal document is enclosed.

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Company and Contact

Filing Contact Information

Laura Lemke, Supervisor, State Filings laural@AAISonline.com
1745 South Naperville Road (630) 681-8347 [Phone]
Wheaton, IL 60187-8132 (630) 681-8356[FAX]

Filing Company Information

American Association of Insurance Services CoCode: 31400 State of Domicile: Delaware
1745 S. Naperville Road Group Code: Company Type:
Wheaton, IL 60187-8132 Group Name: State ID Number:
(630) 681-8347 ext. [Phone] FEIN Number: 36-2021360

Filing Fees

Fee Required? Yes
Fee Amount: \$400.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Association of Insurance Services	\$400.00	01/16/2008	17519256

<i>SERFF Tracking Number:</i>	<i>AMAX-125435004</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Association of Insurance Services</i>	<i>State Tracking Number:</i>	<i>EFT \$400</i>
<i>Company Tracking Number:</i>	<i>AAIS-2008-4IMGF</i>		
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<i>Project Name/Number:</i>	<i>IMG - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4/AAIS-2008-4IMGF</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Llyweyia Rawlins	01/30/2008	01/30/2008

<i>SERFF Tracking Number:</i>	<i>AMAX-125435004</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Association of Insurance Services</i>	<i>State Tracking Number:</i>	<i>EFT \$400</i>
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Disposition

Disposition Date: 01/30/2008

Effective Date (New): 02/16/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMAX-125435004 State: Arkansas

Filing Company: American Association of Insurance Services State Tracking Number: EFT \$400

Company Tracking Number: AAIS-2008-4IMGF

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	AR IMG TRIPRA Expedited Filing Form	Filed	Yes
Supporting Document	AR Group B non-sfp 2008	Filed	Yes
Supporting Document	CL 0600 0108 to CL 0600 0503, CL 0610 0108 to CL 0610 0503, CL 0605 0108 to CL 0605 0606	Filed	Yes
Form	Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion	Filed	Yes
Form	Certified and Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion	Filed	Yes
Form	Biological and Chemical Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion	Filed	Yes
Form	Certified and Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion (Biological and Chemical Non-Certified Acts of Terrorism)	Filed	Yes
Form	Policyholder Disclosure Notice of Terrorism Exclusions - Certified and Non-Certified Acts	Filed	Yes
Form	Policyholder Disclosure Notice of Terrorism Exclusions - Certified and Non-Certified Acts	Filed	Yes
Form	Certified Terrorism Loss	Filed	Yes
Form	Certified Terrorism Loss Disclosure of Premium and Federal Share of Insured Losses	Filed	Yes
Form	Certified Act of Terrorism Exclusion	Filed	Yes
Form	Policyholder Disclosure Notice of Terrorism Insurance Coverage	Filed	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Filed	Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion	CL 0630	12 02	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 CL 1045 06 06 Previous Filing #:		
Filed	Certified and Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion	CL 0634	06 06	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 CL 1045 06 06 Previous Filing #:		
Filed	Biological and Chemical Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion	CL 0650	12 02	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 CL 1045 06 06 Previous Filing #:		
Filed	Certified and Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion (Biological and Chemical Non-Certified Acts of Terrorism)	CL 0654	06 06	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 CL 1045 06 06 Previous Filing #:		
Filed	Policyholder Disclosure Notice of Terrorism Exclusions - Certified and Non-	CL 0314	06 06	Disclosure/ Withdrawn Notice	Replaced Form #:0.00 CL 1045 06 06 Previous Filing #:		

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Certified Acts

Filed	Policyholder Disclosure Notice of Terrorism Exclusions - Certified and Non- Certified Acts	CL 0319	06 06	Disclosure/ Withdrawn Notice	Replaced Form #:0.00 CL 1045 06 06 Previous Filing #:	
Filed	Certified Terrorism Loss	CL 0600	01 08	Endorsement/Amendment/Conditions	Replaced Form #:43.36 CL 0600 05 03 Previous Filing #:	CL 0600.PDF
Filed	Certified Terrorism Loss Disclosure of Premium and Federal Share of Insured Losses	CL 0605	01 08	Endorsement/Amendment/Conditions	Replaced Form #:34.72 CL 0605 06 06 Previous Filing #:	CL 0605.PDF
Filed	Certified Act of Terrorism Exclusion	CL 0610	01 08	Endorsement/Amendment/Conditions	Replaced Form #:49.40 CL 0610 05 03 Previous Filing #:	CL 0610.PDF
Filed	Policyholder Disclosure Notice of Terrorism Insurance Coverage	CL 1045	01 08	Disclosure/ Replaced Notice	Replaced Form #:42.02 CL 1045 06 06 Previous Filing #:	CL 1045.PDF

CERTIFIED TERRORISM LOSS

1. The following definitions are added.
 - a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:
 - 1) to be an act of terrorism;
 - 2) to be a violent act or an act that is dangerous to human life, property, or infrastructure;
 - 3) to have resulted in damage:
 - a) within the United States; or
 - b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;
 - 4) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion; and
 - 5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.
 - b. "Certified terrorism loss" means loss that results from a "certified act of terrorism".
2. The "terms" of any terrorism exclusion that is part of or that is attached to this Coverage Part are amended by the following provision:

This exclusion does not apply to "certified terrorism loss".
 3. The following provision is added.

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a Program Year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a Program Year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.
 4. The following provisions are added.
 - a. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to this Coverage Part provide coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion; and
 - b. the absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.

CERTIFIED TERRORISM LOSS DISCLOSURE OF PREMIUM AND FEDERAL SHARE OF INSURED LOSSES

(The entries required to complete this endorsement will be shown below, on the "declarations", or on the "schedule of coverages".)

SCHEDULE

Certified Terrorism Loss Premium \$ _____

Additional information, if any, concerning terrorism premium:

1. The portion of "your" premium that is attributed to coverage for "certified terrorism loss" is shown in the Schedule above.
2. Coverage for "certified terrorism loss", to the extent that such coverage is provided by this policy or Coverage Part, will be partially reimbursed by the United States Government, Department of Treasury under a federal program. Under that program, the United States pays 85% of insured losses for "certified terrorism loss" that exceeds the statutorily established deductible that "we" retain. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act, as amended, exceed one hundred billion dollars in a Program Year (January 1 through December 31), the Treasury will not make payment for any portion of the amount of such losses that exceeds one hundred billion dollars.

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a Program Year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a Program Year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.

CERTIFIED ACT OF TERRORISM EXCLUSION

1. The following definition is added.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:

- a. to be an act of terrorism;
- b. to be a violent act or an act that is dangerous to human life, property, or infrastructure;
- c. to have resulted in damage:
 - 1) within the United States; or
 - 2) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;
- d. to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion; and
- e. to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.

2. The following exclusion is added.

CERTIFIED ACT OF TERRORISM EXCLUSION

"We" will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

3. The following provisions are added.

- a. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to this Coverage Part provide coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion; and
- b. the absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.

CL 0610 01 08

Insurance Company:
Quote Number:
Named Insured:

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act. See the next page for a further description of an act of terrorism as provided under the Act.

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

You may accept or reject this offer of coverage. If you choose to accept this coverage, the premium for this coverage is payable according to the terms of your billing notice. You may reject this offer by completing and signing this statement and returning it to us. If you send us a signed rejection of coverage, your policy will exclude coverage for certified terrorism losses.

Insurers should include the following in a Notice prepared for policies that are subject to Standard Fire Policy statutes with respect to losses resulting from terrorism:

In the state of ____, a terrorism exclusion makes an exception for fire losses resulting from an act of terrorism. Accordingly, if you reject the offer of terrorism coverage as provided under the program, that rejection is not applicable to fire losses resulting from an act of terrorism. In this state, the coverage in your policy for such fire losses will continue. The premium for such fire coverage is stated below. This premium is due whether or not you reject the offer described above for terrorism coverage.

One of the following premiums is due:

If you accept this offer, the premium for terrorism coverage is \$_____

If you reject this offer, the premium for terrorism (fire only) coverage is \$_____

_____ I accept this offer of terrorism coverage and acknowledge that I have been notified that under the Terrorism Risk Insurance Act, as amended, any covered losses resulting from certified acts of terrorism under my policy will be partially reimbursed by the United States and I have been notified of the amount of my premium attributable to such coverage.

_____ I hereby reject this offer of terrorism coverage. I understand that an exclusion of certified terrorism losses will be made part of this policy. I also acknowledge that I have been notified that under the Terrorism Risk Insurance Act, as amended, any covered fire losses resulting from certified acts of terrorism under my policy will be partially reimbursed by the United States and I have been notified of the amount of my premium attributable to such coverage.

Insurers should include the following premium statement in a Notice prepared for policies that are not subject to Standard Fire Policy statutes with respect to losses resulting from terrorism:

The portion of your annual premium that is attributable to coverage for acts of terrorism, as defined in the Act, is:

\$_____

_____ I accept this offer of terrorism coverage and acknowledge that I have been notified that under the Terrorism Risk Insurance Act, as amended, any covered losses resulting from certified acts of terrorism under my policy will be partially reimbursed by the United States and I have been notified of the amount of my premium attributable to such coverage.

_____ I hereby reject this offer of terrorism coverage. I understand that an exclusion of certified terrorism losses will be made part of this policy.

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States government generally pays 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium shown above does not include any charges for the portion of loss covered by the federal government under the Act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Policyholder's Signature:

Date:

Print Name

The following excerpt from the Act is provided for your information:

According to Section 102(1) of the Terrorism Risk Insurance Act, as amended, "The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States ---- (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion." Section 102(1)(B) states, "No act shall be certified by the Secretary as an act of terrorism if (I) the act is committed as part of the course of war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or (ii) property and casualty insurance losses resulting from the act, in the aggregate, do not exceed \$5,000,000." Section 102(1)(C) and (D) specify that the determinations are final and not subject to judicial review and that the Secretary of the Treasury cannot delegate the determination to anyone.

<i>SERFF Tracking Number:</i>	<i>AMAX-125435004</i>	<i>State:</i>	<i>Arkansas</i>
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Bypassed -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	01/30/2008
Bypass Reason:	Not applicable - terrorism filing			
Comments:				

Satisfied -Name:	AR IMG TRIPRA Expedited Filing Form	Review Status:	Filed	01/30/2008
Comments:				
Attachment:	AR IMG TRIPRA Expedited Filing Form.PDF			

Satisfied -Name:	AR Group B non-sfp 2008	Review Status:	Filed	01/30/2008
Comments:				
Attachment:	AR Group B non-sfp 2008.PDF			

Satisfied -Name:	CL 0600 0108 to CL 0600 0503, CL 0610 0108 to CL 0610 0503, CL 0605 0108 to CL 0605 0606	Review Status:	Filed	01/30/2008
Comments:				
Attachments:	CL 0600 0108 to CL 0600 0503.PDF			
	CL 0610 0108 to CL 0610 0503.PDF			
	CL 0605 0108 to CL 0605 0606.PDF			

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) _____

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
American Association of Insurance Services	DE		36-2021360

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Laura M. Lemke, ACP 1745 S. Naperville Road Wheaton, Illinois 60187-8132	630-681-8347	630-681-8356	laural@aaisonline.com

Filing information

Line of Insurance (see attachment)	9.0005 Other Commercial Inland Marine
Company Program Title (Marketing title) (if applicable)	Inland Marine Guide Program
Filing Type ** see note below	Forms
This application is used with:	Inland Marine Guide Program
Effective Date Requested	2/16/08
Filing date	1/16/08
Company Tracking Number	AAIS-2008-4IMGF
Date filing approved in domiciliary state, if applicable	Not Applicable

	<u>Component/Form Name</u> <u>/Description/Synopsis</u>	<u>Form # or Rate Page</u> <u>Include edition date</u>	<u>Replacement</u> <u>Or withdrawn?</u>	<u>If replacement,</u> <u>give form # or rate</u> <u>page(s) it replaces</u>	<u>Previous State</u> <u>Filing Number,</u> <u>if required</u> <u>by state</u>
01	Certified Terrorism Loss	CL 0600 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	CL 0600 05 03	
02	Certified Terrorism Loss Disclosure of Premium And Federal Share Of Insured Losses	CL 0605 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	CL 0605 06 06	
03	Certified Act Of Terrorism Exclusion	CL 0610 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	CL 0610 0503	
04	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	CL 1045 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	CL 1045 06 06	
05	Non-Certified Act Of Terrorism Exclusion And War And Military Action Exclusion	CL 0630 12 02	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
06	Certified And Non-Certified Act OF Terrorism Exclusion And War And Military Action Exclusion	CL 0634 06 06	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
07	Biological And Chemical Non- Certified Act Of Terrorism Exclusion And War And Military Action Exclusion	CL 0650 12 02	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

08	Certified And Non-Certified Act OF Terrorism Exclusion And War And Military Action Exclusion (Biological And Chemical Non-Certified Acts Of Terrorism)	CL 0654 06 06	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
09	Policyholder Disclosure Notice Of Terrorism Exclusions - Certified And Non-Certified Acts	CL 0314 06 06	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
10	Policyholder Disclosure Notice Of Terrorism Exclusions - Certified And Non-Certified Acts	CL 0319 06 06	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

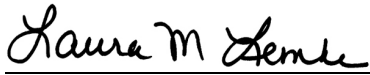
To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and

Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.



Signature

Laura M. Lemke, ACP

Print Name:

Supervisor, State Filings

Title:

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
TERRORISM ENDORSEMENTS & NOTICES
FILING MEMORANDUM - MULTIPLE PROGRAMS**

The Terrorism Risk Insurance Program (the Program or 'TRIP'), as established by the Terrorism Risk Insurance Act of 2002 ('TRIA'), was extended by the Terrorism Risk Insurance Extension Act of 2005 ('TRIEA') and again by the Terrorism Risk Insurance Program Reauthorization Act of 2007 ('TRIPRA'). The latest extension of TRIP will terminate on 12/31/2014. Previous AAIS endorsements have been filed to address loss caused by certified acts of terrorism, non-certified acts of terrorism, certified and non-certified acts of terrorism, and optionally, to exclude loss caused by terrorism once the Program is no longer in effect.

This filing consists of revised terrorism-related endorsements to correspond with recent changes to TRIP as established by TRIPRA. The revised terrorism endorsements included with this filing reflect only those changes necessitated by TRIPRA.

All previously filed exclusion endorsements addressing certified and non-certified acts of terrorism and exclusion endorsements addressing non-certified acts of terrorism exclusively are being withdrawn. There are no new endorsements being submitted with this filing.

The following revised terrorism related endorsements are being submitted:

- CL 0600 01 08
- CL 0605 01 08
- CL 0610 01 08

The following terrorism related endorsements are being withdrawn:

- CL 0634 06 06, Certified And Non-Certified Act Of Terrorism Exclusion And War And Military Action Exclusion
- CL 0654 06 06, Certified And Non-Certified Act Of Terrorism Exclusion And War And Military Action Exclusion (Biological And Chemical Non-Certified Acts Of Terrorism)
- CL 0630 12 02, Non-Certified Act Of Terrorism Exclusion And War And Military Action Exclusion
- CL 0650 12 02, Biological And Chemical Non-certified Act Of Terrorism Exclusion And War And Military Action Exclusion

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
TERRORISM ENDORSEMENTS & NOTICES
FILING MEMORANDUM - MULTIPLE PROGRAMS**

These endorsements are for use under the following lines of insurance.

- Agricultural Output
- Commercial Inland Marine
- Commercial Output
- Commercial Output-XL
- Commercial Properties
- Contractors & Developers Output
- Farm Inland Marine
- Glass
- Inland Marine Guide

Within this memorandum, a summary of changes is provided for each revised endorsement. Copies of the endorsements being submitted for approval are enclosed with this filing. Mock-ups (current to proposed) are attached for the revised endorsements.

The manual rules section of the Terrorism Supplement has been updated accordingly and is being submitted under a separate filing.

Summary of Changes

CL 0600 01 08, CERTIFIED TERRORISM LOSS

Replaces CL 0600 05 03

The "certified act of terrorism" definition has been amended in two ways. The requirement that the act be committed by an individual or group acting on behalf of a foreign person or foreign interest has been removed. Also, to be a "certified act of terrorism" there must be insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to TRIA.

Language has been added stating that if the aggregate amount of loss from a "certified act of terrorism" has exceeded one hundred billion dollars in a Program Year (January 1 through December 31), and the company has met its deductible under TRIA, the company will not be responsible for any portion of "certified terrorism loss" over one hundred billion dollars. Additionally, if losses attributable to "certified terrorism loss" exceed one hundred billion dollars in a Program Year, losses up to that amount are subject to pro rata allocation in accordance with the procedures established by the Secretary of the Treasury under TRIA.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
TERRORISM ENDORSEMENTS & NOTICES
FILING MEMORANDUM - MULTIPLE PROGRAMS**

**CL 0605 01 08, CERTIFIED TERRORISM LOSS DISCLOSURE OF PREMIUM
AND FEDERAL SHARE OF INSURED LOSSES**

Replaces CL 0605 06 06

The federal share has been set at 85% for the duration of the TRIA extension under the Terrorism Risk Insurance Program Reauthorization Act of 2007. Therefore, the Schedule has been revised to remove the lines stating the percentage of the federal share of terrorism losses in a given year. Also removed are references to the federal percentage of losses in 2006 and 2007 and extensions of the program beyond 2007.

Additional language states that if the aggregate amount of loss from a "certified act of terrorism" has exceeded one hundred billion dollars in a Program Year (January 1 through December 31), and the company has met its deductible under TRIA, the company will not be responsible for any portion of "certified terrorism loss" over one hundred billion dollars. If losses attributable to "certified terrorism loss" exceed one hundred billion dollars in a Program Year, losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under TRIA.

The use of endorsement CL 0605 is optional. Companies may elect to use other means, such as printing information on the policy declarations page or otherwise including the information in the policy itself, to satisfy TRIA's separate line item disclosure requirement.

CL 0610 01 08 CERTIFIED ACT OF TERRORISM EXCLUSION

Replaces CL 0610 05 03

The "certified act of terrorism" definition has been amended in two ways. The requirement that the act be committed by someone acting on behalf of a foreign person or foreign interest has been removed and to be a "certified act of terrorism", there must be insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to TRIA.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
TERRORISM ENDORSEMENTS & NOTICES
FILING MEMORANDUM - MULTIPLE PROGRAMS**

**CL 1045 01 08, POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM
INSURANCE COVERAGE**

This revised notice replaces CL 1045 06 06, and is being included in this filing for informational purposes only. Due to the March 31, 2008 deadline set by the US Treasury for implementation of the revised "make available" notice, the CL 1045 has already been released to AAIS affiliated companies for their immediate use.

CL 1045 is intended to be used as the basis of a notice that will satisfy the make available requirements of TRIA. It advises the policyholder of the right to purchase insurance coverage for losses arising out of terrorism, as defined in Section 102(1) of TRIA, as amended, and includes the premium applicable to the purchase of such coverage. The notice indicates that losses caused by certified acts of terrorism will be partially reimbursed by the federal government. An option is also provided whereby the policyholder may elect to attach an exclusion for certified terrorism losses attached to the policy when coverage is rejected.

The 01 08 edition of the CL 1045 reflects revisions made in the latest NAIC materials; specific changes include the following:

- The Terrorism Risk Insurance Act is referenced without specifying a particular year.
- The percentage share of losses paid by the Federal government was updated to refer only to 85%.
- The definition of an act of terrorism was amended to delete the requirement that the act be committed by those acting on behalf of a foreign person or a foreign interest.
- A disclosure of the \$100 billion annual aggregate cap was added.

The acceptance/rejection section of the CL 1045 was also reformatted to improve its usage. When AAIS created the original version of the CL 1045, wording was added to distinguish between the premium statements used in states where Standard Fire Policy (SFP) statutes apply to property loss caused by acts of terrorism and states where such statutes do not apply. The new CL 1045 format displays the material required for SFP and non-SFP states in separate boxes. Companies must select the appropriate information needed to complete the notice.

Affiliated companies have been advised that they can use this AAIS policyholder notice with slight modifications for individual policies or develop an independent notice that contains information similar to the NAIC sample. Companies that develop an independent notice were advised that they are required to place it on file with the Departments of Insurance for informational purposes.

CERTIFIED TERRORISM LOSS

1. The following definitions are added.

- a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:

- 1) to be an act of terrorism;
- 2) to be a violent act or an act that is dangerous to human life, property, or infrastructure;
- 3) to have resulted in damage:

- a) within the United States; or
- b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission; ~~and~~

- 4) to have been committed by an individual or individuals ~~acting on behalf of any foreign person or foreign interest~~, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion; and

~~No act will be certified by the Secretary of the Treasury as an act of terrorism if the act is committed as part of the course of a war declared by the Congress (except with respect to any coverage for workers' compensation) or if property and casualty insurance losses resulting from the act do not exceed \$5,000,000 in the aggregate.~~

5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.

- b. "Certified terrorism loss" means loss that results from a "certified act of terrorism".

2. The "terms" of any terrorism exclusion that is part of or that is attached to this Coverage Part are amended by the following provision:

This exclusion does not apply to "certified terrorism loss".

3. The following provision is added.

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a Program Year (January 1 through December 31), and "we" have met "our" insurer deductible under the ~~maximum annual liability as set forth by the Federal Terrorism Risk Insurance Act of 2002 or any amendments thereto, as amended~~, "we" will not pay for any portion of "certified terrorism loss" that exceeds ~~the maximum annual liability~~ one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a Program Year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.

4. The following provisions are added.
- a. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to this Coverage Part provide coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion; and
 - b. the absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.

CL 0600 ~~05-03~~01 08

CERTIFIED ACT OF TERRORISM EXCLUSION

1. The following definition is added.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:

- a. to be an act of terrorism;
- b. to be a violent act or an act that is dangerous to human life, property, or infrastructure;
- c. to have resulted in damage:
 - 1) within the United States; or
 - 2) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission; ~~and~~
- d. to have been committed by an individual or individuals ~~acting on behalf of any foreign person or foreign interest~~, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion; and

~~No act will be certified by the Secretary of the Treasury as an act of terrorism if the act is committed as part of the course of a war declared by the Congress (except with respect to any coverage for workers' compensation) or if property and casualty insurance losses resulting from the act do not exceed \$5,000,000 in the aggregate~~

e. to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.

2. The following exclusion is added.

CERTIFIED ACT OF TERRORISM EXCLUSION

"We" will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

3. The following provisions are added.

- a. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to this Coverage Part provide coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion; and
- b. the absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.

CL 0610 05-0301 08

CERTIFIED TERRORISM LOSS DISCLOSURE OF PREMIUM AND FEDERAL SHARE OF INSURED LOSSES

(The entries required to complete this endorsement will be shown
below, on the "declarations", or on the "schedule of coverages".)

SCHEDULE

~~A.~~ Certified Terrorism Loss Premium ~~through~~ _____: \$ _____

~~B.~~ ~~(This item may be left blank; see Paragraph 2. below for more information.)~~

~~_____ Federal share of terrorism losses: _____%, for losses occurring in year 20_____~~

~~_____ Federal share of terrorism losses: _____%, for losses occurring in year 20_____~~

Additional information, if any, concerning terrorism premium:

1. The portion of "your" premium that is attributed to coverage for "certified terrorism loss" is shown ~~under item A.~~ in the Schedule above.
2. Coverage for "certified terrorism loss", to the extent that such coverage is provided by this policy or Coverage Part, will be partially reimbursed by the United States Government, Department of Treasury under a federal program. Under that program, the United States pays ~~the following percentages of the amount of covered~~ 85% of insured losses for "certified terrorism loss" that exceeds the statutorily established deductible that "we" retain. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act, as amended, exceed one hundred billion dollars in a Program Year (January 1 through December 31), the Treasury will not make payment for any portion of the amount of such losses that exceeds one hundred billion dollars.
~~a. 90% for losses occurring in 2006; and~~ If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a Program Year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a Program Year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.

~~b. 85% for losses occurring in 2007.~~

~~If the federal program is extended beyond 2007, the percentage of covered "certified terrorism loss" that exceeds the statutorily established deductible that "we" retain and that is paid by the United States is shown under item B. in the Schedule above.~~

CL 0605 ~~06-06~~01 08